

TASK OF PROVIDING EXTRA FLOOR SPACE FOR BANKS IN CONGESTED NEW YORK TAXES INGENUITY OF ARCHITECTS

All Sorts of Structural Tricks Are Resorted To in Effort to Enable Money Institutions to Handle Greatly Increased Business--Situation Reflects Nation's Prosperity

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Making over the banks to enable them to meet the press of new business is an incident of this era of prosperity and general reconstruction. In the last two years the number of new national banks founded and of national banks which have increased their capital amounts to \$19, and there are sending 251 applications for charters before the Comptroller of the Currency. The Liberty bond, the Victory Loan and the Thrift Stamp have spread the seeds of saving and fastened upon Americans habits which have increased the deposits of savings banks.

that many is the time that some agile witted messenger or clerk has furnished ideas which have been wonderfully helpful. Why not? The man who is the nearest to the work ought to have very definite ideas of how it can be done more quickly and better.

On the questionnaire then everybody puts down what equipment he handles, how many filing cases or desks, or whatever else may be necessary, and how much more equipment he ought to have to meet the increase of business. The architect or his assistant goes about the quarters of the banks explaining in general terms the theory of the utilization of floor space. When everybody from the president to the youngest employee has had his say the architect



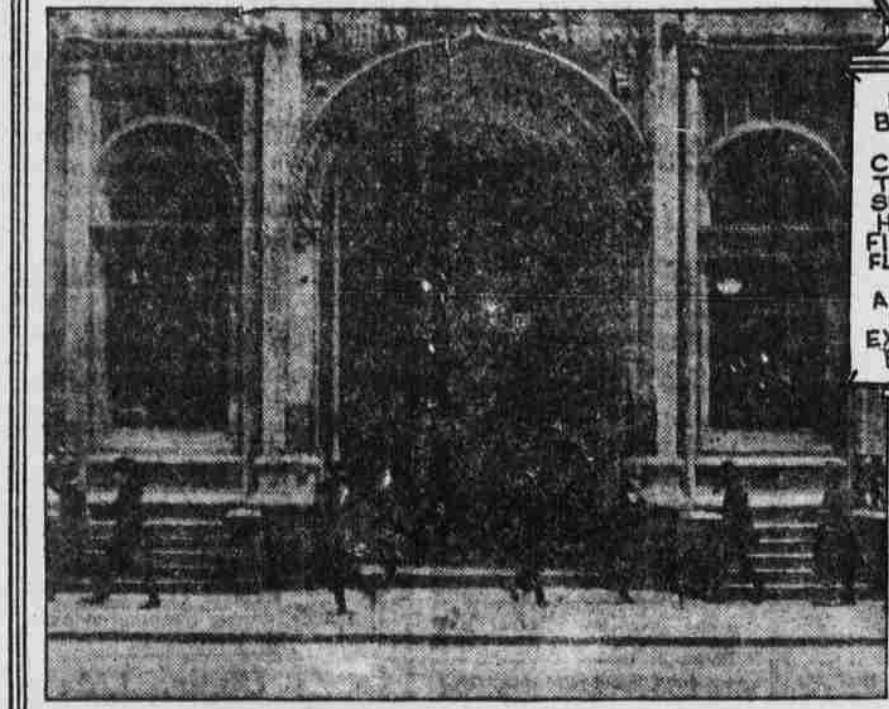
BRONX BRANCH OF THE COLUMBIA TRUST CO., SHOWING HOW THE FLOOR SPACE HAS BEEN ALTERED TO MEET EXPANDING BUSINESS



INSIDE THE COLUMBIA TRUSTS BRONX BRANCH THE SECOND FLOOR HAS BEEN CUT AWAY TO PROVIDE MORE COMMODIOUS QUARTERS



COLUMBIA TRUST COMPANY BUILDING AT FIFTH AVENUE AND THIRTY-FOURTH STREET BOUGHT RECENTLY BY MAX NATANSON WHO WILL ADD NINE STORIES TO THE STRUCTURE. THE TRUST COMPANY WILL REMAIN AS A TENANT IN THE BUILDING AND HAS APPLIED FOR TWO MORE FLOORS.



NEW HOME OF THE SEABOARD NATIONAL BANK BEING ERRECTED AT THE NORTHEAST CORNER OF BROAD AND BEAVER STREETS

THESE STEPS ON EITHER SIDE OF THE ENTRANCE TO 115 BROADWAY ONCE LED TO DOORS WHICH HAVE BEEN SACRIFICED TO GIVE THE MERCANTILE TRUST COMPANY GREATER SPACE WITHIN

Outside the city of New York and other large centers the problem of meeting the demand for increased banking facilities is comparatively easy of solution. If the quarters are not big enough and the vaults are overloaded with coin the directors decide to build new quarters. Hence architects who specialize in designing structures for financial institutions are overwhelmed with work all over the country.

In the metropolis with its congested areas where so many banks and trust companies are crowded around the clearing house and the stock exchange, it is not so easy to tear down and build on a greater scale, and especially to hasten alterations. "Business going on as usual during alterations." But the banks must meet the need of the hour, for it is the congestion within on account of lack of space the new customers are kept waiting and the whole machinery is clogged.

Radical Changes Inside and Out.

That is why so many banks in the city of New York are undergoing radical changes within and sometimes beyond their walls. Deposits with many of them have increased enormously, and in all there has been a gain in the number of accounts, which calls for better facilities to take care of the public, whether it presents itself at the wickets or sends in its business by mail. Where it is not possible to materially increase the floor space the architect is called in to make the most of what there is. Sometimes he makes two rooms grow where there was only one before by putting a floor half way up to the high ceiling. Or he may resort to galleries and mezzanines.

Before the architect begins his work, however, he puts in a great deal of time in listening and thinking. If he specializes in this kind of construction he soon becomes a banking engineer on his own account. Especially in reconstructing a bank from within he must be familiar with every kind of modern banking, and having learned about all he can he keeps upmost in his mind the possibility that some office boy may know much more about some things than he does. The writer in his own practice distributes among the employees of a bank a questionnaire, and he confesses

tabulates all the suggestions and prepares a general plan, in which he improves all that he can upon the ideas which have been proposed. Then come more conferences and modifications, and the final plan is under way.

Every bank with a growing business should be made over within to meet its new conditions as the years advance. The demand for alterations at this time is unusual, however, because of the extraordinary increase of activity in all such organizations. As many of the banks have started export trade and foreign departments they are finding their rooms inadequate, and being unable to move, they are calling upon the architect to make space, even if he has to gather it out of the unused air.

Then again the number of women depositors and business women is on the increase, and special facilities must be provided for them.

A certain class of customers, for instance, has doubled or tripled, and the architect in making his studies for the alterations finds that the wicket where they go is in such a position as to cause congestion and confusion. He must re-

arrange matters so that this is obviated in the future. So he puts the counting machine at work, tallies off the number of persons who go to the various windows and sees how they come into the banking room and how they leave. Although every bank is a law unto itself and has its own problems to solve, it is nevertheless a twenty-four hour machine in which transactions make the tour in a circle. If they are constantly criss crossing and clerks have to get up from their desks or walk over to stations to confer delay and confusion result. It would be had enough to waste the time of our helpful friend the office boy in this way, but when the high salaried executives and clerks have to go dodging about to transact business many thousands of dollars may be wasted in lost motion and the customers of the bank are likely to grow impatient and critical. When there is such an arrangement of the interior that business flows smoothly and evenly and there is no unnecessary movement a very large amount of work may be carried on in a comparatively small space. The banker,

after telling what he wants to accomplish with what room he has at his command, expects the architect to meet the requirements.

In this city, where the demand for space is so great that banks cannot off-hand secure additional land or put up new buildings, financial institutions resort to methods of enlargement that would never occur to the layman.

For instance, there may be seen on either side of the main entrance of 115 Broadway two small flights of steps, which end at what are now window sills.

These are kind of "split bone" vestibules, and one of these days some traveler of an inquiring mind may be asking why American banking interests have steps in front of their windows. This is the explanation: Formerly the Mercantile Trust Company occupied quarters at one side of the monumental building, but its business increased so greatly that it leased the other half of the first floor. Originally there were banking and stock brokerage offices there, which had doors in Broadway, reached by these steps. The trust com-

pany, so greatly did it need every inch of space to accommodate its growing volume of business, cut off both those entrances and made them into windows, a thing which as far as I know has never before been done by any New York bank. The clients of the trust company are not inconvenienced, because they enter from the main lobby.

Recently the National Bank of Commerce acquired the Syndicate Building, occupying the northern half of the block on Nassau street between Cedar and Liberty streets, where its old quarters stood. The bank is now having extensive alterations made through two buildings instead of building upward as it might have done several years ago. This arrangement permits of much step saving and facilitates business. The making of the necessary alterations for such a purpose becomes to the bank architect a fascinating project, which is not unlike a game of chess.

The reader may have noticed that plasterers and carpenters are at work in the main office of the Columbia Trust Company, at 60 Broadway. Here the problem required the installation of galleries and mezzanines and the entire length of the huge banking room is undergoing treatment. Even private rooms, which were found to be unduly high, have been made over into two apartments, one on top of the other. Much the same kind of changes are being made in the branch offices of the company at Fifth Avenue and Thirty-fourth street, at Lenox Avenue and 125th street and at Third Avenue and 145th street. In the Bronx, each of these branches is undergoing a practical test of the new structure as to provide the best protection possible and make room for deposits, and its facilities are being extended so that adequate provision may be made for customers.

Two banks are now housed in what was once a row of brownstone buildings at 35, 37 and 39 Broadway, in the Gaston Williams and Wignam Buildings. The entire front of the old structures was removed and a monumental structure of concrete erected in its place. On the first floor of this building are the Philippine Bank and the Asia Banking Corporation, two institutions which deal with a new phase of finance that has developed from the European war. It has manifested itself in this city. The need for quarters was pressing and the reconstruction necessary was speedily made, but even now these banks are endeavoring to expand under the pressure of business and readjustments of space will have to be made to enable them to keep pace with the demands.

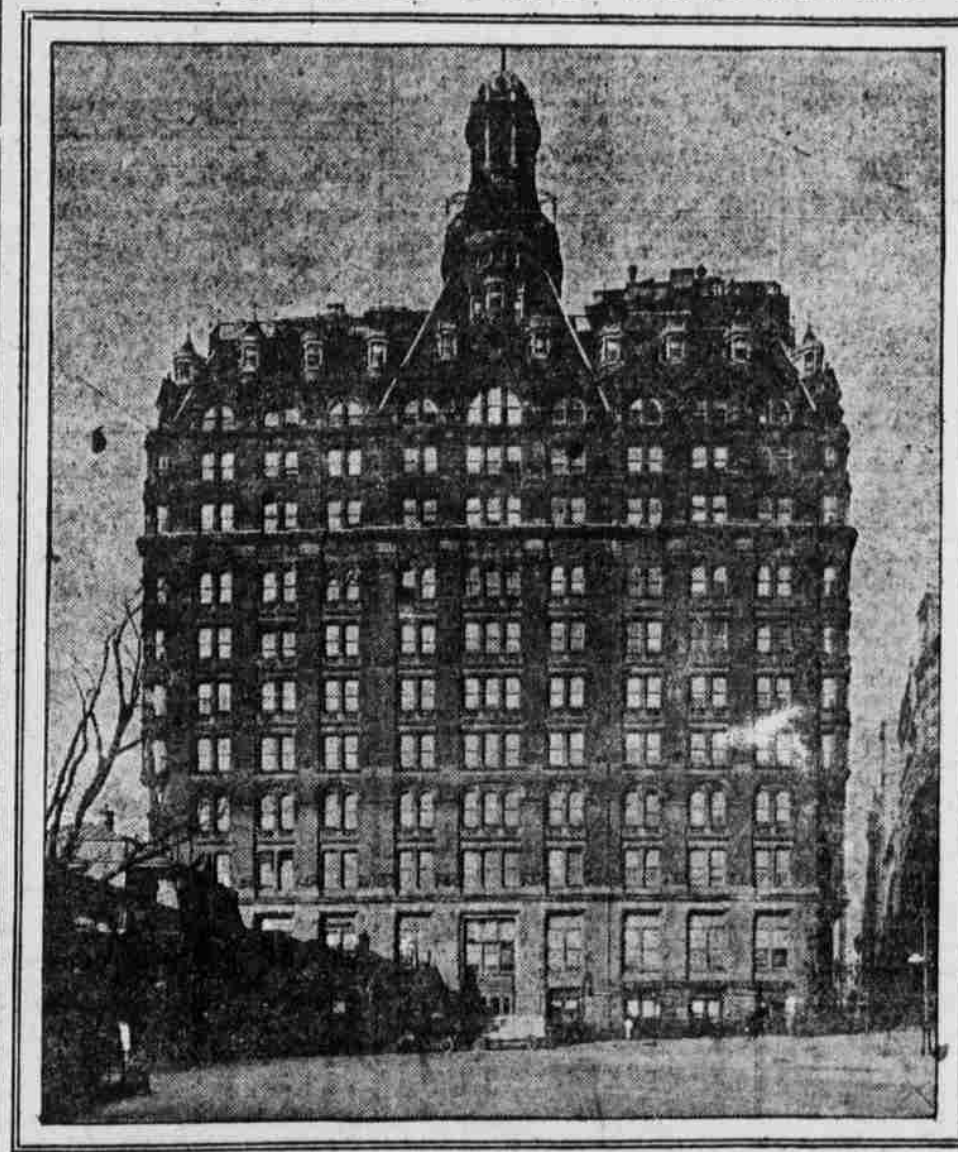
The Seaboard National Bank, in order to meet its requirements, has decided to erect a home which is now under construction at the corner of Broad and Beaver streets. This decision was not reached, however, until the architect and banking engineer had made use of every ingenious device which they could originate or which they could learn in order to retain the old quarters. The Seaboard, in common with other banks of its class in the city, however, had such an access of business and so much room in prospect that it was found absolutely necessary to put up a new structure elsewhere.

Jersey Bank Builds in Sections.

Just across the river in Jersey City an effort has been made to overcome congestion by the First National Bank, at Exchange place, near the entrance of the Hudson tube. A new building is being constructed in two sections for the bank's occupancy. The bank will continue in its present crowded quarters until half of the new structure has been built in the rear. It will then move bodily into the new portion, after which the front half of the proposed building will be constructed. By this means the bank will avoid the inconvenience of having to take temporary quarters elsewhere.

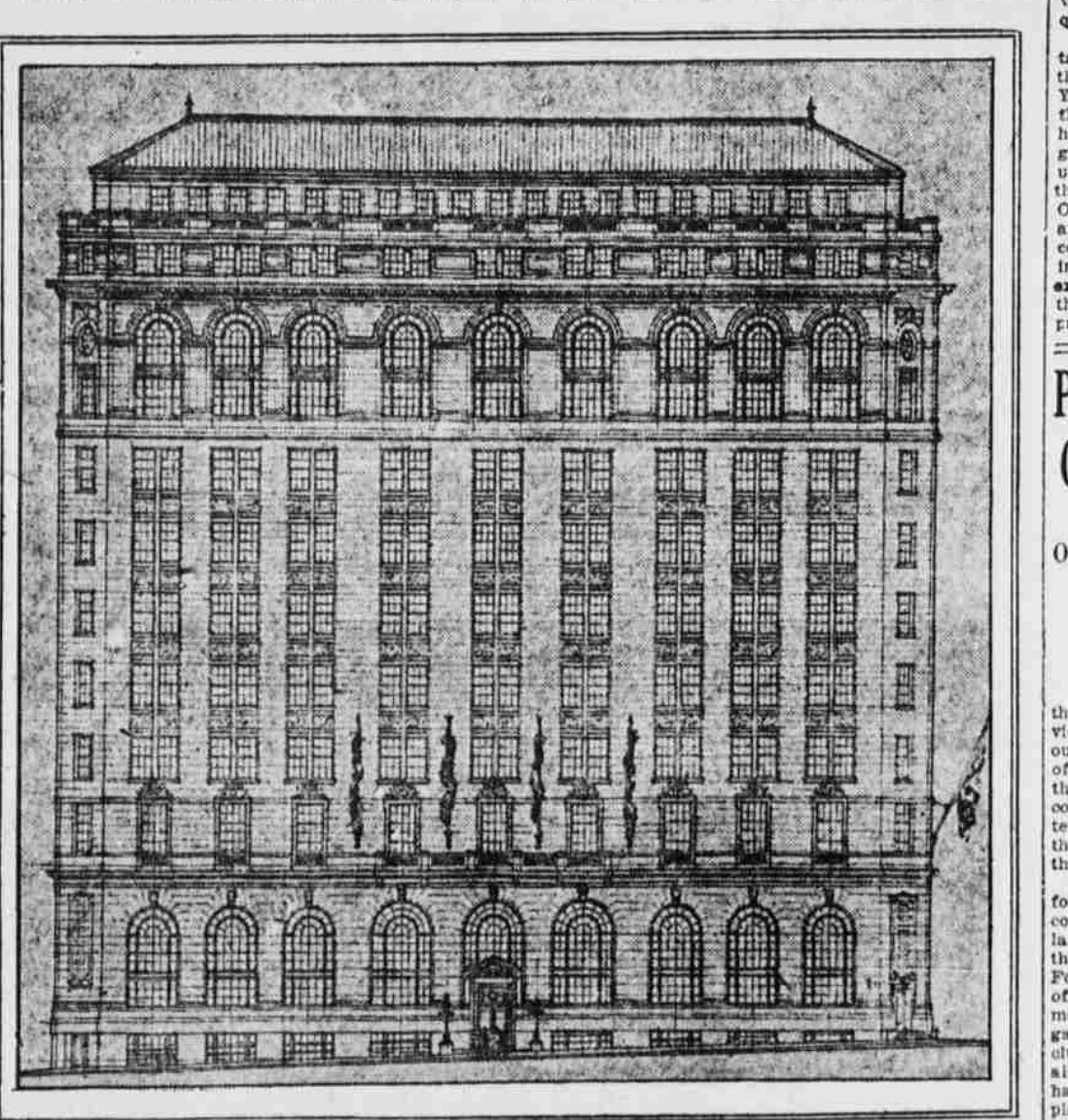
Were this bank situated in Manhattan such an arrangement would be all the more desirable. A bank in New York City requiring extra space between the City Hall and the Battery would have to hunt for it with a magnifying glass. Anything that has to be done under present conditions is like forcing the proverbial quart into the pint pot. One may not always do it, but as an architect he can certainly try. He may come very close to accomplishing the impossible, however, by utilizing the existing space in a more economical way than was the rule in other days. Our present slogan is "Economy controls."

OLD WASHINGTON BUILDING TO BE TRANSFORMED INTO HANDSOME HOME FOR MERCANTILE MARINE



LEFT—WASHINGTON BUILDING AT 115 BROADWAY, NEW YORK'S PIONEER SKYSCRAPER BOUGHT RECENTLY BY THE INTERNATIONAL MERCANTILE MARINE.

RIGHT—AN ARCHITECT'S FORECAST OF THE SITE AS IT WILL LOOK FROM THE BATTERY PLACE SIDE WHEN THE NEW BUILDING HAS BEEN ERRECTED FROM PLANS DRAWN BY WALTER B. CHAMBERS.



BROOKLYN ALARMED AT LACK OF HOUSES

Building Department Declares 20,000 a Year Are Needed for Five Years.

The Brooklyn Engineers Club is alarmed at the poor prospects of providing enough business and residential housing space in that borough. At a recent meeting the club invited William Stone, Assistant Superintendent of Buildings for Brooklyn, to address the members on the situation. The following are some excerpts from Mr. Stone's address:

"The Borough of Brooklyn is growing by such leaps and bounds that our authorities have only woken up to the fact that our yearly increase in population of over 100,000 require at least 20,000 houses to be built in each of the next five years to meet the emergency. Governmental, State and municipal authorities have taken no financial action to relieve this shortage in houses for its inhabitants but have granted large sums of money to all other industries that both save and destroy life, but never one dollar for the shelter of our future citizens. It has come to our notice where fine American families have had to seek shelter in their household goods and themselves in cellars because they could not hire a place.

"This condition is not local but is found in every large city in our country. Naturally one would ask the question: Why have houses not been built during the last four years? We have plenty of money and building material on hand for any operation. The answer is that the Government took both men and material and paid so much higher wages in other lines that builders could

A complete transformation of the old Washington Building at 115 Broadway, one of New York's pioneer skyscrapers, is provided for in the plans drawn up by Walter B. Chambers, F. A. I. A. When the wand of the architect has passed over the building, converting it from a dingy red brick and brownstone affair into a classic structure of gleaming white stone, it will be a fitting home for the world's greatest steamship corporation, the International Mercantile Marine. Standing like a sentinel at the entrance to Broadway, the reconstructed building will also do much toward enhancing the beauty of the city in the

eyes of the incoming voyager on the steamship entering New York's water gate.

Announcement of the purchase of the Washington Building by the steamship corporation was made just one week ago to-day. The seller was Edward F. Seaford, who placed a value of \$1,000,000 on the property, which adjoins the present quarters of the International Mercantile Marine in the Bowling Green Building next door.

In deciding upon an architect to fit up its new home the International Mercantile Marine was largely influenced by the latest proof of Mr. Chambers' creative skill in the steamship office building at Whitehall and Pearl streets

recently completed for Furness, Withy & Co. Mr. Chambers' plans for the reconstruction of the Washington Building call for a radical readjustment of the interior to fit the modern demands of a big steamship corporation. The great main hall, or passenger booking office, will be a few feet above the Broadway level and will be accessible both from the Battery place and Broadway sides. It will be done in marble and will measure over 100 feet in length, providing 120 feet of counter space.

On the second floor will be located the steamship company's executive offices, including a large board room for directors' meetings and space for the clerical and stenographic staff. The

Greenwich street side will be occupied by the third class ticket offices, with entrances from Battery place and Greenwich street. When full allotment has been made on the floors above for the other departments of the steamship organization the remainder of the space will be ready for general leasing.

The reconstructed building will have five entrances, two on Broadway, one on Battery place and two on Greenwich street. As the accompanying pictures show, the cupola and the side turret windows of the present structure will be removed, simplifying and strengthening the beautiful outline of the new elevation. Inside, the elevators will be so arranged as to make possible a much

greater amount of floor space than the building now provides.

The new home of the International Mercantile Marine will occupy a site replete with historic tradition. Just south of it stood the northern bastion of old Fort New Amsterdam built during the Dutch Occupation of New York. When the English took possession of the city it was rechristened Fort George. On the site of 1 Broadway a house was built by Thomas Bagen some time prior to 1654, which was later bought by Pieter Laurensen Cock, a Dane.

It was not until 1761 that Capt. Archibald Kennedy built the house so long known as 1 Broadway which, during

the early days of the Revolution, was used by Gen. Washington as his New York headquarters. Later it served the same purpose for Gen. Howe of the British army.

In 1798 or 1799 Capt. Kennedy again took up his abode in the house and the property remained in the possession of the Kennedy family until 1810, when it was sold to Nathaniel Prime. Finally, about 1850, it passed into the hands of a hotel keeper named Jones Bartlett. In the New York City Directory of 1851 to 1852 it was referred to as "The Washington," and retained that title until it was sold in 1881 to Cyrus Field of Atlantic Cable fame, who erected the present structure.

PLANS ROOF 'SIESTA CLUBS' FOR 6TH AVE.

Organization Will Test Novel Plan for Thinning Noonday Crowd on Street.

A plan to establish "siesta clubs" on the roofs of business buildings in the vicinity of Sixth Avenue is being worked out in detail by the Sixth Avenue Board of Trade. Through this novel expedient the organization hopes to relieve the congestion on Sixth Avenue, which is intensified during the midday hours when the workers in the neighborhood take their customary noonday siesta.

Arrangements have already been made for a practical test of the scheme, in connection with which the roofs of two large buildings on a side street near the avenue, between Fourteenth and Forty-second streets, will be utilized. One of these roofs has been allotted to a men's and the other to a women's organization now being formed. The men's club will use half of its roof for open air exercise and promenades. The other half it will enclose and use as a luncheon place, where warm and nourishing food will be served to the members at comparatively low prices.

The women plan to divide their roof into a cafeteria and reading room. In the latter case will be provided so that members of the club may take a noonday nap if they so desire.

If this experiment proves a success additional roofs will be used for the same purpose. In fact the Sixth Avenue Board of Trade has practically completed arrangements whereby a sky-line area equivalent to seven and a half blocks of sidewalk space will be devoted to the scheme for thinning out the crowd on the sidewalks and providing the workers with much better facilities for relaxing or stretching their muscles than the street affords.